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Subject: EGRPRA

I think that Bank Secrecy and Money Laundering regulations have put a lot of strain on small community banks.

We feel like law officers when asking customers questions about MSB. I think the businesses should be

notified by the state when they apply or renew their business license they may qualify as a MSB if they

meet the following. A list of items should be listed for them to make to qualify for a MSB. The civil and criminal

penalties should be included in the information sent.

It is time for the law makers passing these laws to make a standard policy for all regulations this

Way the banks would not have to write all of the different policies and wonder if it is correct or not.

They write appendixes to all regulations so it would not be that much work.

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